



## DECLARATION - USA PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEM AND METHOD FOR OVERTURNING OF RISK EVALUATION PERFORMED BY RISK MODEL TO CONTROL FINANCIAL RISK; the specification of which was filed January 14, 2002, as Application No. 10/047,917;

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: **Thad Kroon**

Inventor's signature Thad Kroon

Date 4/16/02

Residence: **5423 Sheraton Oaks Drive, Houston, TX 77091**

Citizenship: **United States of America**

Post Office Address: **5423 Sheraton Oaks Drive, Houston, TX 77091**

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Attorney's Docket No. 1DATA.054A

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Full name of second inventor: **Charles McGinnis**

Inventor's signature



Date

4/16/02

Residence: **11011 Pleasant Colony #1828, Houston, TX 77065**

Citizenship: **United States of America**

Post Office Address: **11011 Pleasant Colony #1828, Houston, TX 77065**

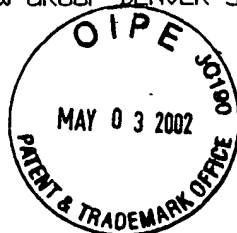
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Send Correspondence To:

**KNOBBE, MARTENS, OLSON & BEAR, LLP**

**Customer No. 20,995**

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IDATA.054A

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant	:	Kroon et al.	)
			)
App. No.	:	10/047,917	)
			)
Filed	:	January 14, 2002	)
			)
For	:	SYSTEM AND METHOD FOR	)
		OVERTURNING OF RISK	)
		EVALUATION PERFORMED BY	)
		RISK MODEL TO CONTROL	)
		FINANCIAL RISK	)
			)
Examiner	:	Unknown	)

**ESTABLISHMENT OF RIGHT OF ASSIGNEE TO TAKE ACTION**  
**AND**  
**REVOCATION AND POWER OF ATTORNEY**

United States Patent and Trademark Office  
P.O. Box 2327  
Arlington, VA 22202

Dear Sir:

The undersigned is empowered to act on behalf of the assignee below (the "Assignee"). A true copy of the original Assignment of the above-captioned application from the inventor(s) to the Assignee is attached hereto. This Assignment represents the entire chain of title of this invention from the Inventor(s) to the Assignee.

I declare that all statements made herein are true, and that all statements made upon information and belief are believed to be true, and further, that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001, and that willful, false statements may jeopardize the validity of the application, or any patent issuing thereon.

The undersigned hereby revokes any previous powers of attorney in the subject application, and hereby appoints the registrants of Knobbe, Martens, Olson & Bear, LLP, 620

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**App. No.** : 10/047,917  
**Filed** : January 14, 2002

Newport Center Drive, Sixteenth Floor, Newport Beach, California 92660, Telephone (949) 760-0404, **Customer No. 20,995**, as its attorneys with full power of substitution and revocation to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected herewith. This appointment is to be to the exclusion of the inventor(s) and his attorney(s) in accordance with the provisions of 37 C.F.R. § 3.71.

Please use **Customer No. 20,995** for all communications.

First Data Corporation

Dated: 4/26/02

By: [Signature]

Ken Algine

Title: Asst. Secretary

Address: 6200 South Quebec Street, Suite 320A  
Greenwood Village, CO 80111

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Application No.: 10/047,917  
Filing Date: January 14, 2002

PATENT  
Client Code: IDATA.054A  
Page 1

ASSIGNMENT

**COPY**  
**- DO NOT RECORD -**  
WHEREAS, We, Thad Kroon, a United States of America citizen, residing at 5423 Sheraton Oaks Drive, Houston, TX 77091, and Charles McGinnis, a United States of America citizen, residing at 11011 Pleasant Colony #1821, Houston, TX 77065, have invented certain new and useful improvements in **SYSTEM AND METHOD FOR OVERTURNING OF RISK EVALUATION PERFORMED BY RISK MODEL TO CRITICAL FINANCIAL RISK** for which we have filed an application for Letters Patent in the United States, Application No. 10/047,917, filed January 14, 2002;

AND WHEREAS, First Data Corporation (hereinafter "ASSIGNEE"), a Delaware Corporation, with its principal place of business at 6200 South Quebec Street, Suite 320A, Greenwood Village, CO 80111, desires to acquire the entire right, title, and interest in and to the said improvements and the said Application:

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) to me in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, we, the said inventors, do hereby acknowledge that we have sold, assigned, transferred and set over, and by these presents do hereby sell, assign, transfer and set over, unto the said ASSIGNEE, its successors, legal representatives and assigns, the entire right, title, and interest throughout the world in, to and under the said improvements, and the said application and all provisional applications relating thereto, and all divisions, renewals and continuations thereof, and all Letters Patent of the United States which may be granted thereon and all reissues and extensions thereof, and all rights of priority under International Conventions and applications for Letters Patent which may hereafter be filed for said improvements in any country or countries foreign to the United States, and all Letters Patent which may be granted for said improvements in any country or countries foreign to the United States and all extensions, renewals and reissues thereof; and we hereby authorize and request the Commissioner of Patents of the United States, and any Official of any country or countries foreign to the United States, whose duty it is to issue patents on applications as aforesaid, to issue all Letters Patent for said improvements to the said ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND WE HEREBY covenant and agree that we will communicate to the said ASSIGNEE, its successors, legal representatives and assigns, any facts known to us respecting said improvements, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing and reissue applications, make all rightful oaths and generally do everything possible to aid the said ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for said improvements in all countries.

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 16 day of April, 2002

  
Thad Kroon

STATE OF

Texas

COUNTY OF

Harris

ss.

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On 4/16/02 before me, Julie Johnson, personally appeared Thad Kroon personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity(ies), and that by his signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]



  
Notary Signature

Application No.: 10/047,917  
Filing Date: January 14, 2002

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Client Code: IDATA.054A  
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IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 16 day of April, 2002

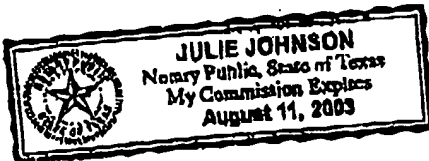
Charles McGinnis

STATE OF Texas  
COUNTY OF Harris } ss.

On 4/16/02 before me, Julie Johnson, personally appeared Charles McGinnis personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity(ies), and that by his signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]



Julie Johnson  
Notary Signature

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